

Elk Horn 51531

ZIP code · IA · Iowa > Shelby County > Elk Horn

BUYER'S MARKET

\$162K

MEDIAN SALE PRICE

7

SALES (12 MO)

\$172K

MEDIAN VALUE (AVM)

Market temperature

Buyer's market · 37 / 100



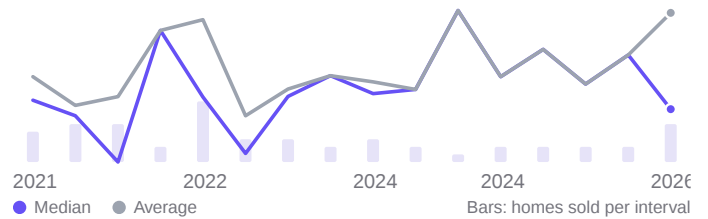
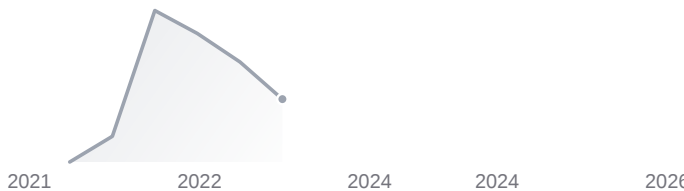
MARKET TRENDS (5 YEARS)

Market temperature (0-100)

37 / 100

Sale prices

Median \$123K · Average \$247K

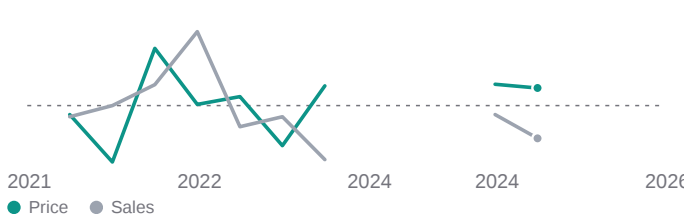


Growth (year over year)

Price +19.4% · Sales -36.4%

Price per square foot

\$99/ft²



Sale premium vs estimated value

-7.1%

Annual turnover (share of homes sold)

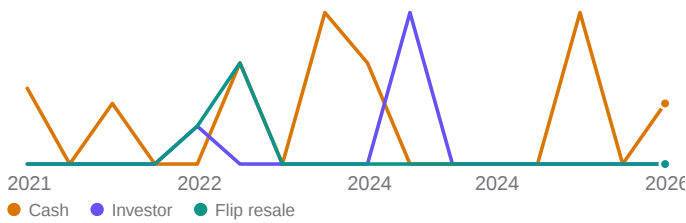
1.7%



BUYERS & OUTCOMES

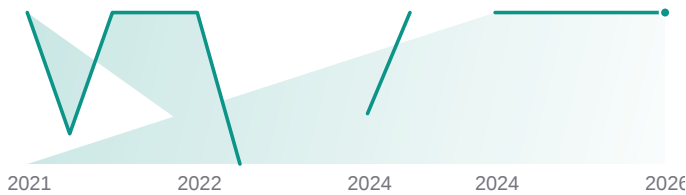
Buyer mix

Cash 20% · Investor 0% · Flip resale 0%



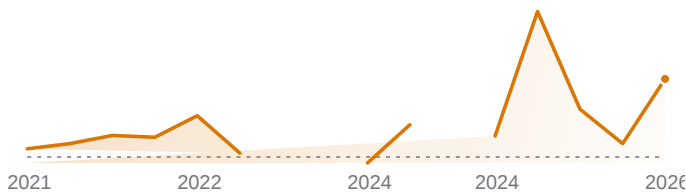
Sellers who sold at a gain

100%

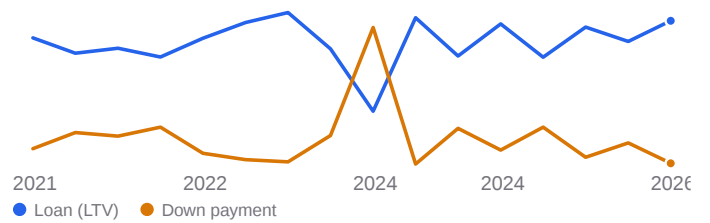


Median annualized return at resale

+18.0%

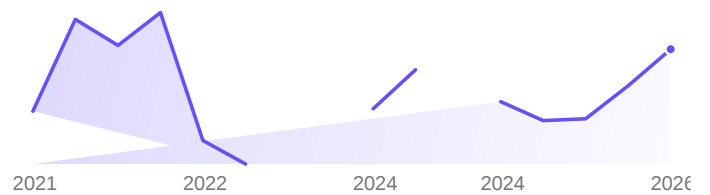


Financing (share of purchase price) Loan (LTV) 99% · Down payment 0.9%



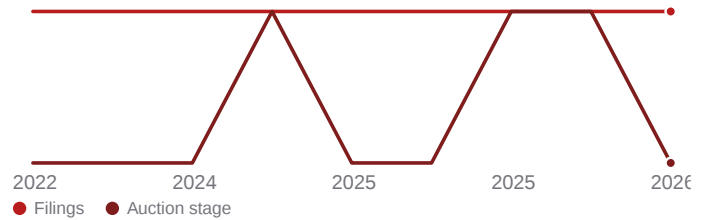
Typical hold before selling

11.3 yrs



Preforeclosure filings

Filings 1 · Auction stage 0



HOUSING STOCK

Homes	411
Median value (AVM)	\$172K
Median size	1,496 ft²
Median bedrooms	3
Median year built	1920
Single family	73%
Condos	2.4%

EQUITY & OWNERSHIP

Equity rich (LTV 50% or less)	54%
Underwater (LTV 125% or more)	6.0%
Owner occupied	85%
Company owned	19%
Median loan-to-value	45%

Typical ownership tenure

9.9 yrs

COMMUNITY

Population	509
Density	19 / mi ²
Median household income	\$71K
Average household income	\$92K
Crime index (US avg 100)	130
Air pollution index (US avg 100)	88
Earthquake index (US avg 100)	16
Homes occupied	94%
Bachelor's or higher	16%
Poverty rate	7.5%
Unemployment	0.9%
Average temp	49°F
Annual precip	34 in
Sunshine	59%

Market metrics are derived from recorded arms-length deeds through April 2026, aggregated quarterly (lower sales volume). Temperature blends price momentum, sales velocity, turnover and resale outcomes, ranked nationally against geographies of the same type.